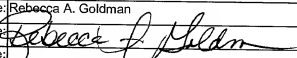
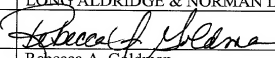


<b>UTILITY PATENT APPLICATION TRANSMITTAL</b> <small>(Only for new nonprovisional applications under 37 CFR 1.53(b))</small>		Attorney Docket No. 9742.011.00	
First Inventor or Application Identifier		Michael K. GERAGHTY	
Title		DYNAMIC RATEMAKING FOR INSURANCE	
<b>APPLICATION ELEMENTS</b> <small>See MPEP chapter 600 concerning utility patent application contents</small>		<b>ADDRESS TO:</b> Commissioner for Patents Box Patent Application Washington, DC 20231	
1. <input checked="" type="checkbox"/> Fee Transmittal Form (e.g. PTO/SB/17) <small>(Submit an original and a duplicate for fee processing)</small>	<b>ACCOMPANYING APPLICATION PARTS</b>		
2. <input checked="" type="checkbox"/> Specification Total Pages <b>49</b>	6. <input checked="" type="checkbox"/> Assignment Papers (cover sheet & document(s))	7. <input type="checkbox"/> 37 C.F.R. §3.73(b) Statement <small>(when there is an assignee)</small> <input type="checkbox"/> Power of Attorney	
3. <input checked="" type="checkbox"/> Drawing(s) (35 U.S.C. 113) Total Sheets <b>9</b>	8. <input type="checkbox"/> English Translation Document <small>(if applicable)</small>	9. <input type="checkbox"/> Information Disclosure Statement (IDS)/PTO-1449 <input type="checkbox"/> Copies of IDS Citations	
4. <input checked="" type="checkbox"/> Oath or Declaration Total Pages <b>2</b>	10. <input type="checkbox"/> Preliminary Amendment	11. <input checked="" type="checkbox"/> White Advance Serial No. Postcard	
a. <input checked="" type="checkbox"/> Newly executed (original or copy)	12. <input type="checkbox"/> Small Entity Status	<input type="checkbox"/> Statement filed in prior application. Status still proper and desired.	
b. <input type="checkbox"/> Copy from a prior application (37 C.F.R. §1.63(d)) <small>(for continuation/divisional with box 15 completed)</small>	13. <input type="checkbox"/> Certified Copy of Priority Document(s) <small>(if foreign priority is claimed)</small>	14. <input type="checkbox"/> Other:	
i. <input type="checkbox"/> <b>DELETION OF INVENTOR(S)</b> <small>Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. §1.63(d)(2) and 1.33(b).</small>	Check for \$864.00		
5. <input type="checkbox"/> Incorporation By Reference <small>(usable if box 4B is checked)</small> <small>The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4B, is considered to be part of the disclosure of the accompanying application and is hereby incorporated by reference therein.</small>			
15. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below:			
<input type="checkbox"/> Continuation	<input type="checkbox"/> Divisional	<input type="checkbox"/> Continuation-in-part (CIP)	of prior application no.:
Prior application information:		Examiner:	Group Art Unit:
16. Amend the specification by inserting before the first line the sentence:			
<input type="checkbox"/> This application is a	<input type="checkbox"/> Continuation	<input type="checkbox"/> Division	<input type="checkbox"/> Continuation-in-part (CIP)
of application Serial No.		Filed on	
<input checked="" type="checkbox"/> This application claims priority of provisional application Serial No.		60/253,108	Filed: November 27, 2000
<b>17. CORRESPONDENCE ADDRESS</b>			
LONG ALDRIDGE & NORMAN LLP 701 Pennsylvania Avenue, N.W., Suite 600 Washington, D.C. 20004 (202) 624-1200 FACSIMILE: (202) 624-1298			

Name: Rebecca A. Goldman	Registration No.: 41,786
Signature: 	Date: November 26, 2001
Name:	Registration No.:

Docket No.	9742.011.00									
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE										
INVENTOR(S)	Michael Kevin GERAGHTY									
SERIAL NO:	To Be Assigned									
FILING DATE:	November 26, 2001									
FOR:	DYNAMIC RATEMAKING FOR INSURANCE									
FEE TRANSMITTAL										
COMMISSIONER FOR PATENTS WASHINGTON, D.C. 20231										
FOR		NUMBER FILED		NUMBER EXTRA		RATE		CALCULATIONS		
TOTAL CLAIMS		19	-	20	=	0	x	\$18	=	\$0.00
INDEPENDENT CLAIMS		4	-	3	=	1	x	\$84	=	\$84.00
<input type="checkbox"/>	MULTIPLE DEPENDENT CLAIMS (If applicable)					+	\$280	=	\$0.00	
<input type="checkbox"/>	LATE FILING OF DECLARATION					+	\$130	=	\$0.00	
BASIC FEE									\$740.00	
TOTAL OF ABOVE CALCULATIONS									\$824.00	
<input type="checkbox"/>	REDUCTION BY 50% FOR FILING BY SMALL ENTITY								\$0.00	
<input type="checkbox"/>	FILING IN NON-ENGLISH LANGUAGE					+	\$130	=	\$0.00	
<input checked="" type="checkbox"/>	RECORDATION OF ASSIGNMENT					+	\$40	=	\$40.00	
TOTAL									\$864.00	
<input type="checkbox"/>	Please charge Deposit Account No. <u>50-0911</u> in the amount of							A duplicate copy of this sheet is enclosed.		
<input checked="" type="checkbox"/>	Checks totalling	<u>\$864.00</u>		to cover the filing and surcharge fees are enclosed.						
<input checked="" type="checkbox"/>	The Commissioner is hereby authorized to charge any additional fees which may be required for the papers being filed herewith and for which no check is enclosed herewith, or credit any overpayment to Deposit Account No. <u>50-0911</u> . A duplicate copy of this sheet is enclosed.									
						Respectfully Submitted,				
Date: November 26, 2001						LONG ALDRIDGE & NORMAN LLP				
Sixth Floor 701 Pennsylvania Ave., N.W. Washington, D.C. 20004 Tel. (202) 624-1200 Fax. (202) 624-1298						 Rebecca A. Goldman				
						Registration No. 41,786				